

Exhibit B



NC1-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001

Complaint Response

JOSEPH MARTINEZ
IX GLOBAL LLC
769 TANGLEWOOD LOOP
NORTH SALT LAKE, UT 84054-3342

Accounts Ending in:
8643
8630
8656

Date: June 30, 2023

Case Number: 230503CR1009487

Page 1 of 2

Correspondence received from: Consumer Financial Protection Bureau (CFPB) on: 05/02/2023

Joseph Martinez:

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

On March 2, 2023, Bank of America made the decision to close the business accounts ending in 8630, 8656 and 8643. On this same date, correspondence was sent, informing you that the accounts may be restricted during the closure process and that any remaining balance would be sent once the accounts were closed.

The relationship between a bank and the client is a contractual one, and under the terms of the *Deposit Agreement and Disclosures* publication (the "Agreement"), we have no obligation to disclose our reasons for closing the account. As a matter of policy, we respectfully decline to do so. Please refer to the section titled *Account Closures, Transaction Delays and Conversions/Changes to Account Settings* in the Agreement for more information. The Agreement is available to all clients on our website at bankofamerica.com/deposits/resources/deposit-agreements.go.

Also reflected in the Agreement under the heading "*Freezing Your Account and Delayed Transactions*", we have the discretion to accept or return deposits, checks and other items that we receive after we freeze an account without being liable for those items and their accompanying fees.

On May 21, 2023, we received notification that a fraudulent transaction for \$5,500.00 posted to the account ending in 8643. On June 22, 2023, these funds were returned to JP Morgan Chase Bank and correspondence was sent, informing you of the adjustment to the account.

The accounts ending in 8630, 8656, and 8643 were closed on June 29, 2023. The respective ending balances of \$164,472.35 for account ending in 8630, \$10,003.55 for account ending in 8656, and \$553,305.99 for account ending in 8643 were sent as cashier's checks to the address on file.

We've also included the following documents, which you may find helpful:

- Account Closure notices
- Claim correspondence

Here's our response

Mr. Martinez, thank you for your service in support of the United States of America.

Based on our review, we do not believe it is in the best interest of the bank, or you, to renew our relationship by opening new

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Thank you for sharing the details of your experience. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

We're here to help

We understand this may not be the result you were hoping for, but I hope it's clear how we reached this decision. Our clients are important to us and we appreciate the opportunity to address concerns. If there's anything else you need, please call me at 877.430.1431, extension, Monday through Friday, 6:00 a.m. to 2:30 p.m. Central.

Aleatha Lawson
Resolution Specialist
Regulatory Complaints

cc: Consumer Financial Protection Bureau / Case Number: 230502-10994610

BANK OF AMERICA
Bank of America
PO Box 15284, Wilmington DE 19850

March 2, 2023

IX GLOBAL LLC
769 TANGLEWOOD LOOP
NORTH SALT LAKE , UT 84054-3342

Account number ending in 8630

IX GLOBAL LLC:

We've made the decision to close your deposit account ending in 8630. Here's what you need to know.

We want to make sure you understand how this change could affect you. You may also receive separate notices about other accounts you have with us.

Things you need to do immediately

- **Don't write any more checks on this account.** Any checks we receive will be returned unpaid. Keep in mind, this doesn't apply if you have a SafeBalance Banking® account.
- **Make sure there's enough money in your account to keep it from becoming overdrawn.** If you overdraw your account, or it's currently overdrawn, you'll need to deposit enough cash to bring your account balance to zero.
- **Cancel any recurring payments.** Contact any third parties sending electronic or Automated Clearing House (ACH) transactions to cancel the payments or make other payment arrangements.
- **Make other arrangements for any direct deposits.** We won't accept direct deposits into your account.

What you need to know

- Your account access may be restricted during the closure process.
- You can't use your debit card(s) anymore.
- You no longer have access to online banking services for this account.
- If your account has a balance after it's closed, we'll send a check payable to the name on the account and mail it to the address we have on file.
- Our decision to close your account is final and may affect your ability to open a checking or savings account with us in the future.

BANK OF AMERICA
Bank of America
PO Box 15284, Wilmington DE 19850

March 2, 2023

IX GLOBAL LLC
769 TANGLEWOOD LOOP
NORTH SALT LAKE , UT 84054-3342

Account number ending in 8643

IX GLOBAL LLC:

We've made the decision to close your deposit account ending in 8643. Here's what you need to know.

We want to make sure you understand how this change could affect you. You may also receive separate notices about other accounts you have with us.

Things you need to do immediately

- **Don't write any more checks on this account.** Any checks we receive will be returned unpaid. Keep in mind, this doesn't apply if you have a SafeBalance Banking® account.
- **Make sure there's enough money in your account to keep it from becoming overdrawn.** If you overdraw your account, or it's currently overdrawn, you'll need to deposit enough cash to bring your account balance to zero.
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- You can't use your debit card(s) anymore.
- You no longer have access to online banking services for this account.
- If your account has a balance after it's closed, we'll send a check payable to the name on the account and mail it to the address we have on file.
- Our decision to close your account is final and may affect your ability to open a checking or savings account with us in the future.

BANK OF AMERICA

Bank of America

PO Box 15284, Wilmington DE 19850

March 2, 2023

IX GLOBAL LLC
769 TANGLEWOOD LOOP
NORTH SALT LAKE , UT 84054-3342

Account number ending in 8656

IX GLOBAL LLC:

We've made the decision to close your deposit account ending in 8656. Here's what you need to know.

We want to make sure you understand how this change could affect you. You may also receive separate notices about other accounts you have with us.

Things you need to do immediately

- **Don't write any more checks on this account.** Any checks we receive will be returned unpaid. Keep in mind, this doesn't apply if you have a SafeBalance Banking® account.
- **Make sure there's enough money in your account to keep it from becoming overdrawn.** If you overdraw your account, or it's currently overdrawn, you'll need to deposit enough cash to bring your account balance to zero.
- **Cancel any recurring payments.** Contact any third parties sending electronic or Automated Clearing House (ACH) transactions to cancel the payments or make other payment arrangements.
- **Make other arrangements for any direct deposits.** We won't accept direct deposits into your account.

What you need to know

- Your account access may be restricted during the closure process.
- You can't use your debit card(s) anymore.
- You no longer have access to online banking services for this account.
- If your account has a balance after it's closed, we'll send a check payable to the name on the account and mail it to the address we have on file.
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